

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(a)  KARINA PIA LUCID, ESQ., LLC 3640 Valley Road, Suite 2-A PO Box 230 Liberty Corner, New Jersey 07938-0230 Tel: (908) 350-7505 Email: <a href="mailto:klucid@karinalucidlaw.com">klucid@karinalucidlaw.com</a> Karina Pia Lucid, Esq. <i>Counsel for the Debtor, Danielle Marazzi</i>
In Re:  Danielle Marazzi,  Debtor.

Case No: 18-22723 (MBK)

Chapter 13

Hearing Date: 1/8/2019 @  
10:00 AM (EST)

**RESPONSE TO CREDITOR'S OBJECTION TO CONFIRMATION  
OF DEBTORS' CHAPTER 13 PLAN**

I, Danielle, the debtor (the "Debtor") in the above-captioned Chapter 13 case, declare under penalty of perjury as follows:

1. On or about June 25, 2018 (the "Petition Date"), I filed this within bankruptcy petition in order to restructure our outstanding debts and to obtain a loan modification on our primary residence.
2. Together with my chapter 13 bankruptcy petition, I filed a chapter 13 plan of reorganization (the "Plan").
3. An objection to my Chapter 13 plan was filed by the lender on my primary residence, 72 King George Road, Warren, NJ 07059 ("King George"). On October 11, 2018 I was

allowed to enter into the Bankruptcy Court's Loss Mitigation Program. I am currently seeking a loan modification and working with the lender through the DMM portal.

4. My attorney has filed a Chapter 13 plan in which a cure payment is proposed to cure arrears.

I certify under penalty of perjury that the foregoing information is true and accurate to the best of my information and belief.

Date: December 27, 2018

/s/ *Danielle Marazzi*  
Danielle Marazzi